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**Cardmember News** Discover ExpressNet from American Express and enjoy on-line access to Card benefits. Start by getting a handle on your finances by viewing your account information. Check what you've charged, what's been billed, what you've paid. You can even pay your Card bill on-line. For access, keyword: AMEX on America Online.

Cardmember Name  
ROBERT H SHELTON

Account Number  
[REDACTED]

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Amex Reference No.	Date of Transaction	Date of Posting	Transaction Description	Charges	Credits
831060-0	03/01	03/01	PAYMENT RECEIVED - THANK YOU		2,000.00
831067-0	03/08	03/08	PAYMENT RECEIVED - THANK YOU		2,350.95
501049-0	02/12	02/18	FEDEX #003543101321 IRVINE CA 3543101321002540 92612 02/12/97	11.22	
501057-0	02/26	02/26	AMERICA ONLINE T 800 827 6364 VA 01a9e3004 AMERICA ONLINE SERVICE 02/26/97	63.56	
501058-0	02/17	02/27	FEDEX #002856424244 IRVINE CA 285642424 75230 02/17/97	16.32	
501058-0	02/25	02/27	MICRO-CENTER TUSTIN CA 755545101 COMPUTER SOFTWARE STORE 02/25/97	602.31	
PAGE TOTAL				693.41	4,350.95

Account Summary	Previous Balance	+ New Charges	- Payment	Credits	+ FINANCE CHARGE	+ Debit Adjustments	= New Balance
	4,350.95	693.41	4,350.95	56.13	.00	.00	637.28
Bill Closing Date	Payment Due Date	Credit Limit	Available Credit	Amount Over Credit Limit	Past Due Amount	Minimum Payment Due	
03/13/97	04/07/97	15,500	14,863	0	.00	17.00	
Finance Charge	Number of Days this Billing Period	x Daily Periodic Rate	x Average Daily Balance	= FINANCE CHARGE	CURRENT ANNUAL PERCENTAGE RATE	Thank You	
PURCHASES	30	.0452%	.00	.00	16.500%		
CASH ADVANCES	30	.0525%	.00	.00	19.150%		

For fast information about your available credit, current balance, or payment or if you have further questions about your Optima® Card account, call 800-635-5955 (24 hours / 7 days). For billing inquiries, write the Optima® Account, PO Box 297884, Ft. Lauderdale, FL 33329-7884. (NY residents may contact The NY State Banking Dept. to obtain comparative listings of credit card rates, fees and grace periods. NY State Banking Dept. 800-518-8866.)

The Optima® Card

To avoid additional Finance Charge, pay New Balance above before Payment Due Date.

Payments or credits received after closing date above will appear on next month's statement.

Please see reverse side for important information.

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